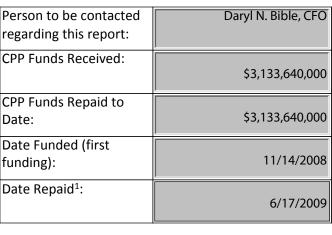
ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

BB&T Corporation / Branch Banking and Trust Company



RSSD:	
(For Bank Holding Companies)	1074156
Holding Company Docket Number:	
(For Thrift Holding Companies)	
FDIC Certificate Number:	
(For Depository Institutions)	9846
City:	
	Winston-Salem
State:	
	North Carolina

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

 than otherwise would have occurred.	investment, and in the spirit of the program, BB&T fully deployed the TARP funds by levering the balance sheet, including the development of new lending programs.



X	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	BB&T's TARP-related lending initiatives included efforts to lend across all lending strata, including corporate lending, equipment leasing, insurance premium finance and consumer lending.
X	etc.).	In the weeks following receipt of the TARP funds, BB&T deployed the funds through significant investments in GSE - mortgage-backed securities.
	Make other investments	
	Increase reserves for non-performing assets	

	Reduce borrowings	
,	_	
	Increase charge-offs	
	Purchase another financial institution or	
	Purchase another financial institution or	
	purchase assets from another financial	
	Purchase another financial institution or purchase assets from another financial institution	
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What actions were you able to avoid because of the capital infusion of CPP funds?				
Not applicable.				

What actions were you able to take that you may not have taken without the capital infusion of CPP funds?
In the fourth quarter of 2008, BB&T levered the balance sheet, incrementally increasing loans and investments, as evidenced by significant balance sheet growth, which totaled \$10.8 billion excluding trade date accounting for investments. Loans and leases increased \$2.0 billion during the fourth quarter and the pace of loan growth accelerated late in the quarter.
BB&T developed TARP-related lending initiatives across all lending categories, but particularly in areas that were negatively affected by liquidity and funding challenges. BB&T developed active TARP lending initiatives in corporate lending, equipment leasing, insurance premium finance and consumer lending.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.